

Exhibit F

MEMORANDUM

To: Eames File

From: Heather R. Jones

Date: March 28, 2005

COPY

Re: Eames v. Nationwide; HRJ telephone conversation with Lisa Broadbent

I spoke with Lisa Broadbent of the Broadbent Agency on March 28, 2005. Ms. Broadbent was a bit frantic after receiving her subpoena. I explained to her that we were simply requesting document/dec. pages which stated "full" PIP limits (as stated in the Appendix sent w/ the subpoena). Ms. Broadbent explained that is a ridiculous request, she could have over 10,000 files and demanded to speak to an attorney about this.

:slr